UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

In re:	CASE NO.: 11-04054-JAF
ELISE G. JACKSON	
Debtors.	
ELISE G. JACKSON	ADV. PRO. NO.: 11-00822-JAF
Plaintiff	
v.	
BANK OF AMERICA, NA, BAC HOME LOANS SERVICING, LP and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. Defendant.	
FINAL JUDGMENT	
THIS CASE is before the Court on the Debtor's Motion for Default of Plaintiff,	
ELISE G. JACKSON and against Defendants, BANK OF AMERICA, NA, BAC HOME	
LOANS SERVICING, LP and MORTGAGE ELECTRONIC REGISTRATION	
SYSTEMS, INC.	

1. The Motion is GRANTED.

For the reasons stated in the Motion, it is ORDERED:

FINAL JUDGMENT

ADV. NO.: 11-00822-JAF

PAGE TWO

2. The real property (the "Real Property") that is the subject of the Motion is located at

7805 Settlers Landing Trail South, Jacksonville FL 32244, and is set forth in that certain

Warranty Deed recorded at Duval County Book 8946, Page 284-285, Document No. 98116114,

more particularly described therein as:

LOT 95, SETTLER'S LANDING UNIT 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 41, PAGES 65, 65A, 65B, 65C

AND 65D, OF THE CURRENT PUBLIC RECORDS OF DUVAL

COUNTY, FLORIDA.

2. The mortgage held by BANK OF AMERICA, NA, BAC HOME LOANS

SERVICING, LP and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

recorded on September 17, 2007, at Book 14186, Page 1628, Document No. 2007296589 of the

official records of Duval County, Florida, shall be deemed void and shall be extinguished

automatically, without further court order, upon entry of the Debtor's discharge in this Chapter

13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the

avoidance of BANK OF AMERICA, NA, BAC HOME LOANS SERVICING, LP and

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. lien prior to the entry of

the Debtor's discharge. Further, if this case is converted to a case under Chapter 7, or if this

Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be

restored as a secured debt.

FINAL JUDGMENT ADV. NO.: 11-00822-JAF PAGE TWO

3. Any claim filed by BANK OF AMERICA, NA, BAC HOME LOANS SERVICING, LP and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. or any of its successors, assigns or agents secured by the mortgage herein, shall be entitled to pro-rata distribution as a general unsecured creditor.

Done and Ordered in Jacksonville, Florida on December 29, 2011

BY THE COURT

JERRY A. FUNK
UNITED STATES BANKRUPTCY JUDGE

Copies to:

Debtors

Eugene H. Johnson, Esq.

BAC Home Loans Servicing, LP Attn: Pamela Murphy, General Partner 7105 Corporate Drive Plano, TX 75024

Bank of America, N.A. Attn: Brian T. Moynihan, President 100 North Tryon Street Charlotte, NC 28202

Mortgage Electronic Registration Systems, Inc. Attn: Bill Beckham, President c/o CT Corporation System 1200 South Pine Island Road Plantation, FL 33324 "RETORDED IN THE US BANKETPROY COURT FOR THE MIDDLE DISTRICT OF FLORIDA.

JACKSONVILLE DIVISION

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